

United States Bankruptcy Court
Southern District of Mississippi

In re:
Margaret Stokes Lomax
Debtor

Case No. 25-01013-JAW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 21, 2025

User: mssbad
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:

Recip ID	Recipient Name and Address
db	+ Margaret Stokes Lomax, 443 Long Creek Rd, Lexington, MS 39095-8219
5500561	+ Lillie Stokes, 63 Old Balance Due Rd, Lexington, MS 39095-7135
5500562	+ Mallory Community Clin, 17280 Hwy 17 S, Lexington, MS 39095-6614
5500563	+ Merit Health, P.O. Box 848488, Dallas, TX 75284-8488
5500564	+ Minden Hospital, 1 Medical Plaza PL, Minden, LA 71055-3330
5500565	+ Minden Physician, 114 Homer Rd, Minden, LA 71055-2732

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 21 2025 19:31:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ Email/Text: trustee@hrkcpa.com	Apr 21 2025 19:31:00	Stephen Smith, 1052 Highland Colony Pkwy, Suite 100, Ridgeland, MS 39157-8764
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Apr 21 2025 19:32:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5500549	+ EDI: ACECASHXPRESS.COM	Apr 21 2025 23:33:00	Ace Cash Express, 1231 Greenway Dr, Ste 600, Irving, TX 75038-2511
5500550	+ EDI: GMACFS.COM	Apr 21 2025 23:33:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5500551	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 21 2025 19:31:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5500552	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 21 2025 19:31:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
5500553	+ EDI: WFNNB.COM	Apr 21 2025 23:33:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5500554	+ Email/PDF: creditonebknofications@resurgent.com	Apr 21 2025 19:41:40	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5500557	+ Email/Text: bankruptcy@fsnb.com	Apr 21 2025 19:32:00	FSNB, Attn: Bankruptcy, Po Box 33009, Fort Sill, OK 73503-0009
5500555	+ EDI: BLUESTEM	Apr 21 2025 23:33:00	Fingerhut Fetti, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
5500556	+ EDI: AMINFOFP.COM	Apr 21 2025 23:33:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5500558	Email/Text: argbsref@geico.com	Apr 21 2025 19:31:00	Geico, ATTN: Region 3 Underwr, PO Box 9105, Macon, GA 31208-9105
5500559	+ EDI: PHINGENESIS	Apr 21 2025 23:33:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5500560	+ Email/Text: inchargehq@westcreekfin.com		

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		Apr 21 2025 19:32:00	Koalafi, 4951 Lake Brook Dr, Glen Allen, VA 23060-9279
5500566	Email/Text: EBN@Mohela.com		
		Apr 21 2025 19:31:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5500567	+ EDI: PHINELEVATE		
		Apr 21 2025 23:33:00	Rise Credit, P.O. Box 101808, Fort Worth, TX 76185-1808
5500568	+ Email/Text: Bankruptcies@umc.edu		
		Apr 21 2025 19:32:00	UMMC, P.O. Box 3488, Dept 05-077, Tupelo, MS 38803-3488
5500570	+ Email/Text: bk@worldacceptance.com		
		Apr 21 2025 19:32:42	WFC, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429
5500569	+ Email/Text: bankruptcyreports@wakeassoc.com		
		Apr 21 2025 19:32:00	Wakefield & Associates, Attn: Bankruptcy, 10800 E Bethany Dr, Ste 450, Aurora, CO 80014-2697

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2025

Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline
United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	<u>Margaret Stokes Lomax</u>	Social Security number or ITIN	xxx-xx-2033
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter 7 4/21/25	
Case number: 25-01013-JAW			

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Margaret Stokes Lomax	
2. All other names used in the last 8 years	aka Margaret S Lomax, fka Margaret Stokes	
3. Address	443 Long Creek Rd Lexington, MS 39095	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Stephen Smith 1052 Highland Colony Pkwy Suite 100 Ridgeland, MS 39157	Contact phone 601-605-0722 Email trustee@hrkcpa.com

For more information, see page 2 >

Debtor **Margaret Stokes Lomax**Case number **25-01013-JAW**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601-608-4600 Date: 4/21/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 6, 2025 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Stephen Smith Zoom video meeting. Go to zoom.us/join, enter Meeting ID 403 113 1551 and Passcode 2220976269 , OR call 769-215-6920. For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 8/5/25 Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	